

**Information to identify the case:**

Debtor 1	<u>Brenda D Garner</u>	Social Security number or ITIN	xxx-xx-3476
		EIN	__-____
	First Name Middle Name Last Name		
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-18430			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda D Garner

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

April 28, 2023

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brenda D Garner  
Debtor

Case No. 18-18430-JPC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Apr 28, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2023:

Recip ID	Recipient Name and Address
db	+ Brenda D Garner, 2451 N Avers Ave, Chicago, IL 60647-7972
26865703	+ Illinois Department of Healthcare & Family Service, 100 S. Grand Ave E, Springfield, IL 62762-1000
26865699	+ OPORTUNPROG, 1647 W 47th St, Chicago, IL 60609-3248
26865698	+ OVERLND BOND, 4701 W FULLERTON, CHICAGO, IL 60639-1899

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
26865701	Email/Text: BNCNotice-Forward@cityofchicago.org	Apr 28 2023 22:25:00	City of Chicago - Parking and red Light Tickets, 121 N. LaSalle Street, Chicago, IL 60602
26918988	Email/Text: BNCNotice-Forward@cityofchicago.org	Apr 28 2023 22:25:00	City of Chicago Department, Of Administrative Hearing, City of Chicago - DOAH C/O Arnold Scott, 111 W. Jackson Ste 600, Chicago, IL 60604
26974322	Email/Text: BNCNotice-Forward@cityofchicago.org	Apr 28 2023 22:25:00	City of Chicago Department of Finance, c/o Arnold Scott Harris P.C., 111 W Jackson Blvd Ste.600, Chicago IL.60604
26865702	+ EDI: PHINHARRIS	Apr 29 2023 02:17:00	HARRIS & HARRIS LTD, 222 Merchandise Mart Plaza, Suite 1900, Chicago, IL 60654-1421
26865700	EDI: IRS.COM	Apr 29 2023 02:17:00	IRS, Irs Mail Stop 4100 P-3, Kansas City, MO 64999

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2023

Signature: /s/Gustava Winters

District/off: 0752-1

User: admin

Page 2 of 2

Date Rcvd: Apr 28, 2023

Form ID: 3180W

Total Noticed: 9

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2023 at the address(es) listed below:

Name	Email Address
Amy A Aronson	on behalf of Creditor Overland Bond & Investment Corp amyaranson@comcast.net amyaranson@comcast.net
Chad Mizelle	on behalf of Debtor 1 Brenda D Garner cmizelle@semradlaw.com ilnb.courtview@SLFCourtview.com
Michael A Miller	on behalf of Debtor 1 Brenda D Garner mmiller@semradlaw.com ilnb.courtview@SLFCourtview.com
Patrick Semrad	on behalf of Debtor 1 Brenda D Garner psemrad@semradlaw.com ilnb.courtview@SLFCourtview.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 6